



FOR IMMEDIATE RELEASE
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Insurance tips for Missourians hit hard by recent ice storms

JEFFERSON CITY, MO – Several communities throughout southern Missouri were impacted by the ice storm that swept through the state earlier this week. As Missourians begin to recover, the Missouri Department of Insurance, Financial Institutions, and Professional Registration offers these insurance tips to those whose property was affected by the recent severe weather as well as those whose property might be affected by future storms:

1. Contact your agent and/or insurance company. Keep a record of the time, date, topic and name of the person you talk to every time you call. Due to the extensive damage from this storm, please be patient with your insurance company, agent and/or adjuster as they will be handling several claims.
2. If your dwelling is uninhabitable, your insurance agent or company will tell you if your policy covers any living expenses until repairs are made. For example, some policies may provide for food and lodging.
3. Protect property from further loss or damage. Make temporary repairs and keep receipts for all materials and labor.
4. To keep pipes from freezing, turn on both hot and cold faucets near outside walls to allow a small trickle of water to run and keep sink cabinet doors open to allow more heat to circulate around pipes underneath. If your pipes freeze, remove insulation and wrap pipes in rags. If possible, pour hot water over pipes, starting where exposure to the cold is greatest. If that doesn't thaw them, call your plumber. Don't try to thaw pipes with an open flame of any kind. If your pipes burst, shut off the water supply to those pipes immediately to prevent additional damage; take proper precautions to avoid an electrical shock from being in or near standing water and call your plumber.
5. Survey the damage and take pictures, if possible.
6. Make a list of all personal property destroyed or damaged. Note the approximate date, price and place of purchase and attach any sales receipt you may have. The adjuster may ask for this information.
7. Your insurance company will send its adjuster to your property. Make sure the adjuster has identification and please remember that insurance companies pay adjusters, so you should not be asked for any payment.
8. Always contact your insurance agent or company representative first regarding your questions and complaints. If you require further assistance or believe your claim has not been handled correctly, call the **Consumer Insurance Hotline at 1-800-726-7390**.

About the Missouri Department of Insurance, Financial Institutions & Professional Registration

The Missouri Department of Insurance, Financial Institutions and Professional Registration (DIFP) is responsible for consumer protection through the regulation of financial industries and professionals. The department's seven divisions work to maintain consumer confidence by examining and monitoring industries and professions and by establishing coherent and evolving policies. DIFP works to enforce state regulations both efficiently and effectively while encouraging a competitive environment for industries and professions to ensure consumers have access to quality products.